

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DANIEL W. GILLARD
BRENDA M. GILLARD
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.:11-27613

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 27, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/22/2011 and confirmed on 2/23/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		109,818.25
Less Refunds to Debtor	3,754.74	
TOTAL AMOUNT OF PLAN FUND		106,063.51

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,101.00	
Trustee Fee	3,780.09	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,881.09

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	ECAST SETTLEMENT CORP** Acct: 3209	2,500.00	2,500.00	0.00	2,500.00
	UNITED COMMUNITY FCU** Acct: XXX2208	4,253.85	4,253.85	723.02	4,976.87
	CAPITAL ONE NA** Acct: 1193	3,226.61	3,228.61	0.00	3,228.61
	GREEN TREE SERVICING LLC Acct: 4422	0.00	74,064.67	0.00	74,064.67
	GREEN TREE SERVICING LLC Acct: 4422	2,088.84	2,088.84	0.00	2,088.84
					86,858.99

Priority					
	RODNEY D SHEPHERD ESQ Acct:	2,101.00	2,101.00	0.00	0.00
	DANIEL W. GILLARD Acct:	0.00	0.00	0.00	0.00
	DANIEL W. GILLARD Acct:	3,754.74	3,754.74	0.00	0.00

*** NONE ***

Unsecured					
	AMERICAN EXPRESS CENTURION BNK Acct: 2004	2,603.39	2,603.39	0.00	2,603.39
	ECAST SETTLEMENT CORP** Acct: 3209	1,005.37	1,005.37	0.00	1,005.37
	CHASE Acct: ?	0.00	0.00	0.00	0.00
	CHASE Acct: ?	0.00	0.00	0.00	0.00
	CHASE Acct: ?	0.00	0.00	0.00	0.00
	FIRST NIAGARA BANK Acct: 3081	1,414.31	1,414.31	0.00	1,414.31
	PRA RECEIVABLES MANAGEMENT LLC -	6,723.56	6,723.56	0.00	6,723.56

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9818				
	CAPITAL ONE NA**	114.76	114.76	0.00	114.76
	Acct: 3266				
	PRA RECEIVABLES MANAGEMENT LLC -	1,462.04	1,462.04	0.00	1,462.04
	Acct: 2135				
	CAPITAL ONE NA**	0.00	0.00	0.00	0.00
	Acct: 0809				
	EQUITABLE GAS CO (*)	0.00	0.00	0.00	0.00
	Acct:				
					13,323.43

TOTAL PAID TO CREDITORS

100,182.42

TOTAL

CLAIMED 0.00

PRIORITY 12,069.30

SECURED 13,323.43

Date: 01/27/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

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Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DANIEL W. GILLARD
BRENDA M. GILLARD
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:11-27613

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Daniel W. Gillard
Brenda M. Gillard
DebtorsCase No. 11-27613-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: pdf900Page 1 of 2
Total Noticed: 30

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2017.

db/jdb
cr
cr
13259301
13297410
13259302
13259303
13285416
13259304
13259313
13259305
13259306
13267676
13259307
13259312
13259314
13286616
13853241

+Daniel W. Gillard, Brenda M. Gillard, 144 Coal Bluff Road, Finleyville, PA 15332-3008
+Capital One, National Association, P.O. Box 829009, Dallas, TX 75382-9009
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
+American Express, P.O. Box 981537, El Paso, TX 79998-1537
American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
Auto Worker's FCU/United Community F, 6010 Mountain View Drive, West Mifflin, PA 15122-2425
+Bank of America, 450 American Street, #SV416, Simi Valley, CA 93065-6285
Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
+Best Buy/HSBC, P.O. Box 5253, Carol Stream, IL 60197-5253
+CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
Capital One, P.O. Box 152406, Attn: Loan Services, Irving, TX 75015-2406
+Capital One Small Business, P.O. Box 30273, Salt Lake City, UT 84130-0273
Capital One, National Association, P.O. Box 829009, Dallas, Texas 75382-9009
+Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
+HSBC/Best Buy, P.O. Box 5232, Carol Stream, IL 60197-5232
Tractor Supply/CBSB, P.O. Box 6497, Sioux Falls, SD 57117-6497
+United Community Federal Credit Union, c/o McGrath Law Group, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
cr
cr
13402381
13259308
13259309
13264252
13259310
13259311
13620637
13348328
13341772

+E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 31 2017 02:18:54 Capital One N.A., c/o Ascension capital Group, P.O. Box 165028, Irving, TX 75016-5028
+E-mail/Text: bnc@bass-associates.com Jan 31 2017 02:21:43 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
+E-mail/Text: bnc@bass-associates.com Jan 31 2017 02:21:43 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
+E-mail/Text: bnc@bass-associates.com Jan 31 2017 02:21:43 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson AZ 85712-1083
E-mail/Text: fnb.bk@fnfg.com Jan 31 2017 02:23:46 First Niagara Bank, 6950 S Transit Road, Lockport, NY 14094
E-mail/Text: fnb.bk@fnfg.com Jan 31 2017 02:23:46 First Niagara Bank, P.O. Box 514, Attn: Customer Service, Lockport, NY 14095-0514
E-mail/Text: fnb.bk@fnfg.com Jan 31 2017 02:23:46 First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
+E-mail/PDF: gecsed@recoverycorp.com Jan 31 2017 02:18:52 GE Capital/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
E-mail/PDF: gecsed@recoverycorp.com Jan 31 2017 02:20:48 GECRB/Lowe's, P.O. Box 981400, El Paso, TX 79998-1400
E-mail/Text: bankruptcy.bnc@ditech.com Jan 31 2017 02:22:14 Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, SD 57709-6154
+E-mail/Text: bnc@bass-associates.com Jan 31 2017 02:21:43 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 31 2017 02:21:03 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
cr
cr*
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13360883*

Bank Of America, N.A.
Bank of America, N.A., as Servicer
+HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
+United Community Federal Credit Union, c/o McGrath Law Group, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 30

Date Rcvd: Jan 30, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of America, N.A., as Servicer
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor Bank Of America, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Hilary B. Bonial on behalf of Creditor Capital One, National Association notice@bkcyllaw.com
James Warmbrodt on behalf of Creditor Bank Of America, N.A. bkgroup@kmlawgroup.com
Kirsten S. Penn on behalf of Creditor United Community Federal Credit Union
kpenn@lenderlaw.com, rpoorman@lenderlaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Rodney D. Shepherd on behalf of Joint Debtor Brenda M. Gillard rodsheph@cs.com
Rodney D. Shepherd on behalf of Debtor Daniel W. Gillard rodsheph@cs.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 10